

FIG. 1

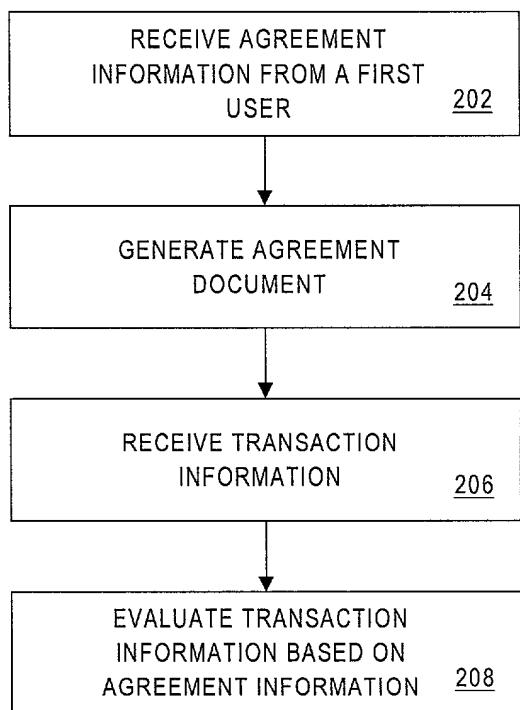


FIG. 2

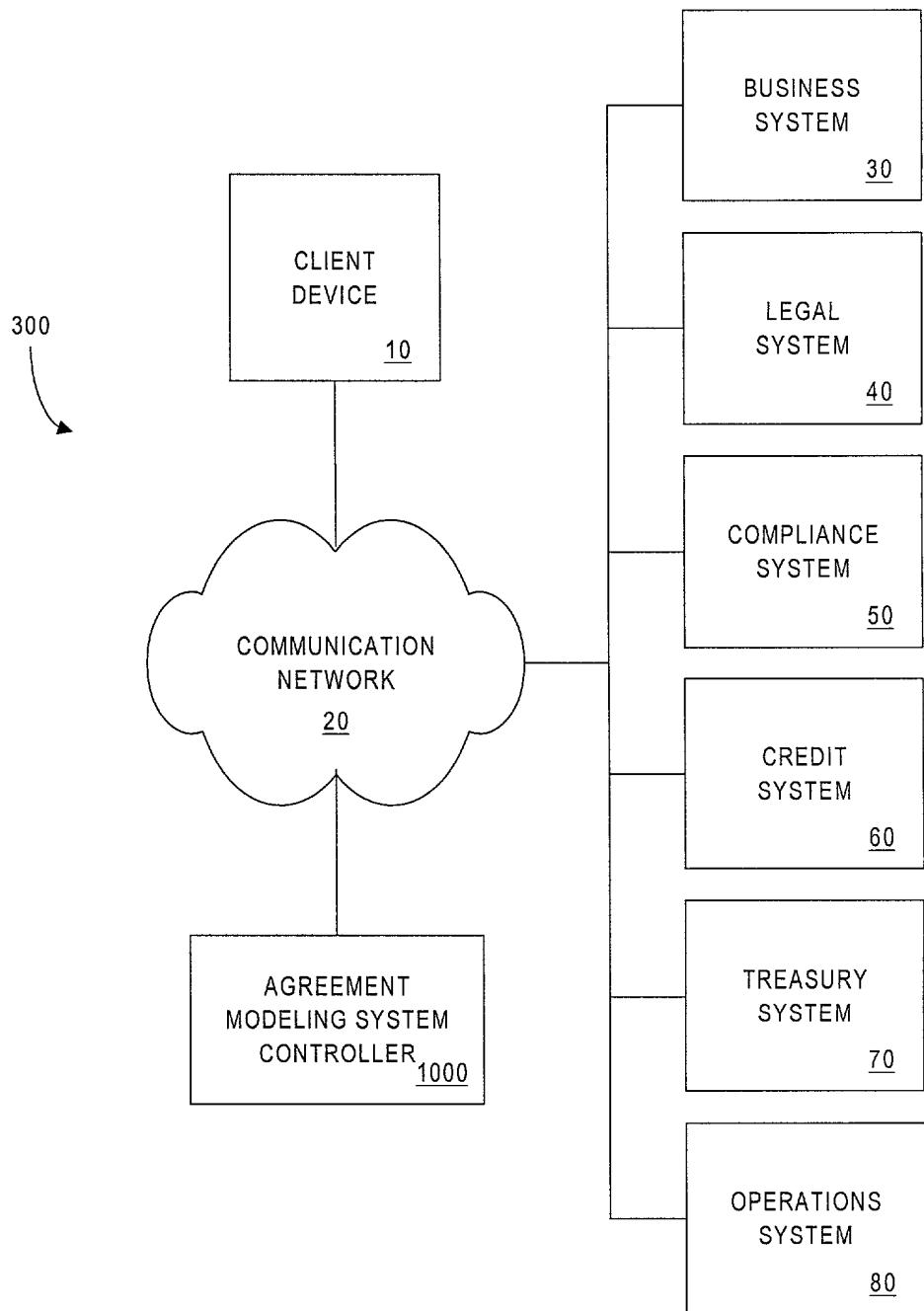


FIG. 3

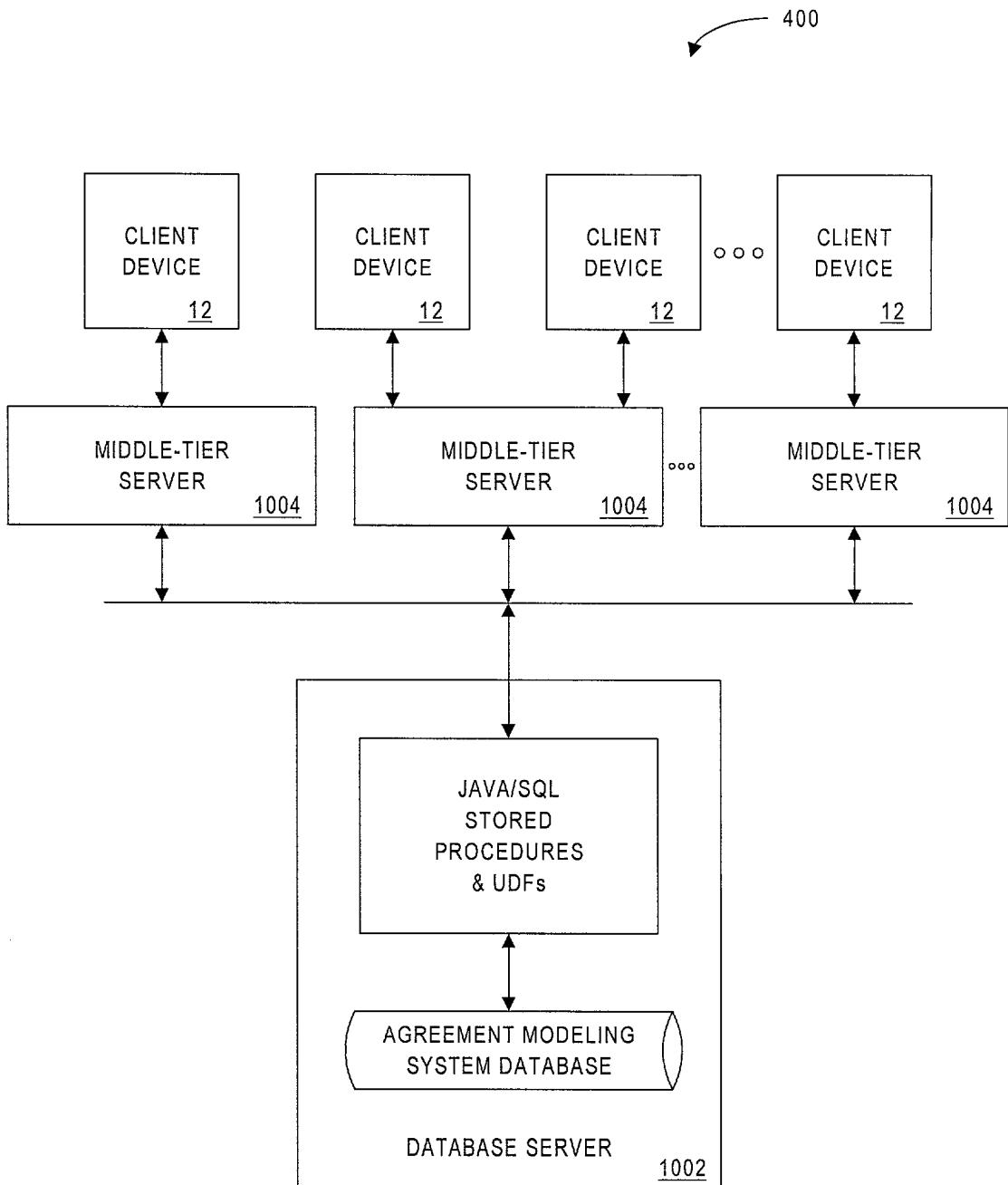


FIG. 4

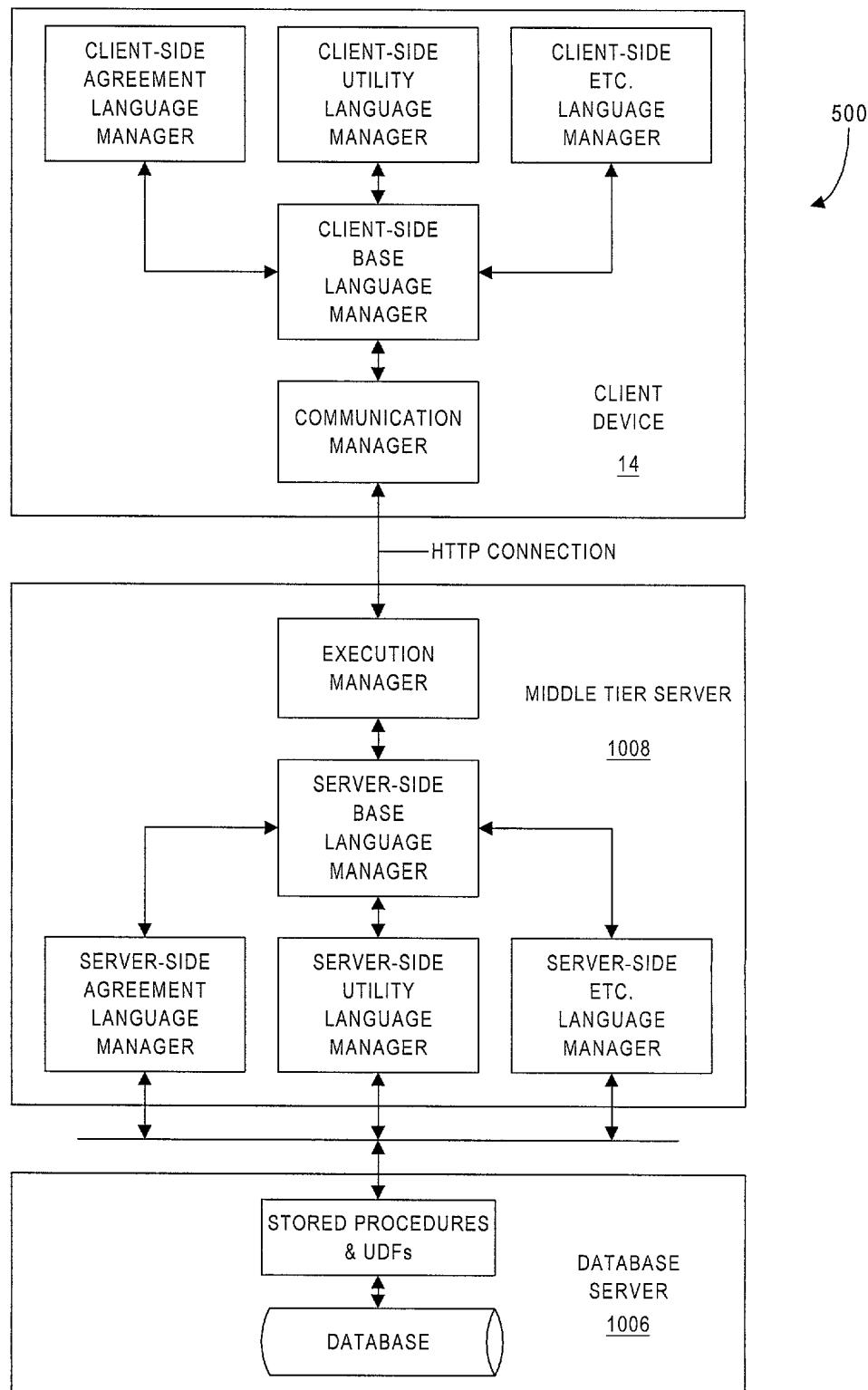


FIG. 5

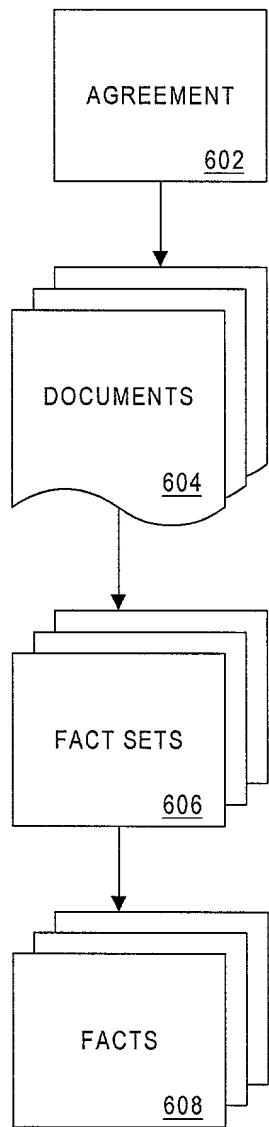


FIG. 6

0 \$ 0 0 \$ 0 0 \$ 0 0 \$ 0 0 \$ 0 0 \$ 0 0 \$ 0

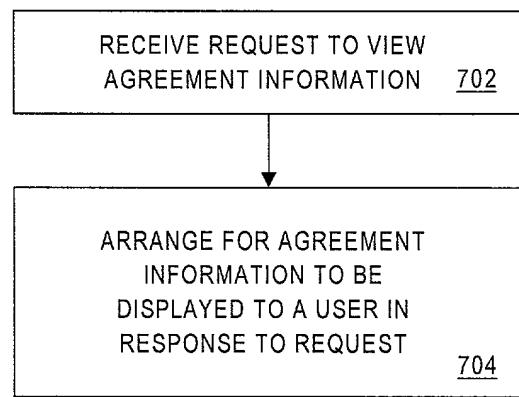


FIG. 7

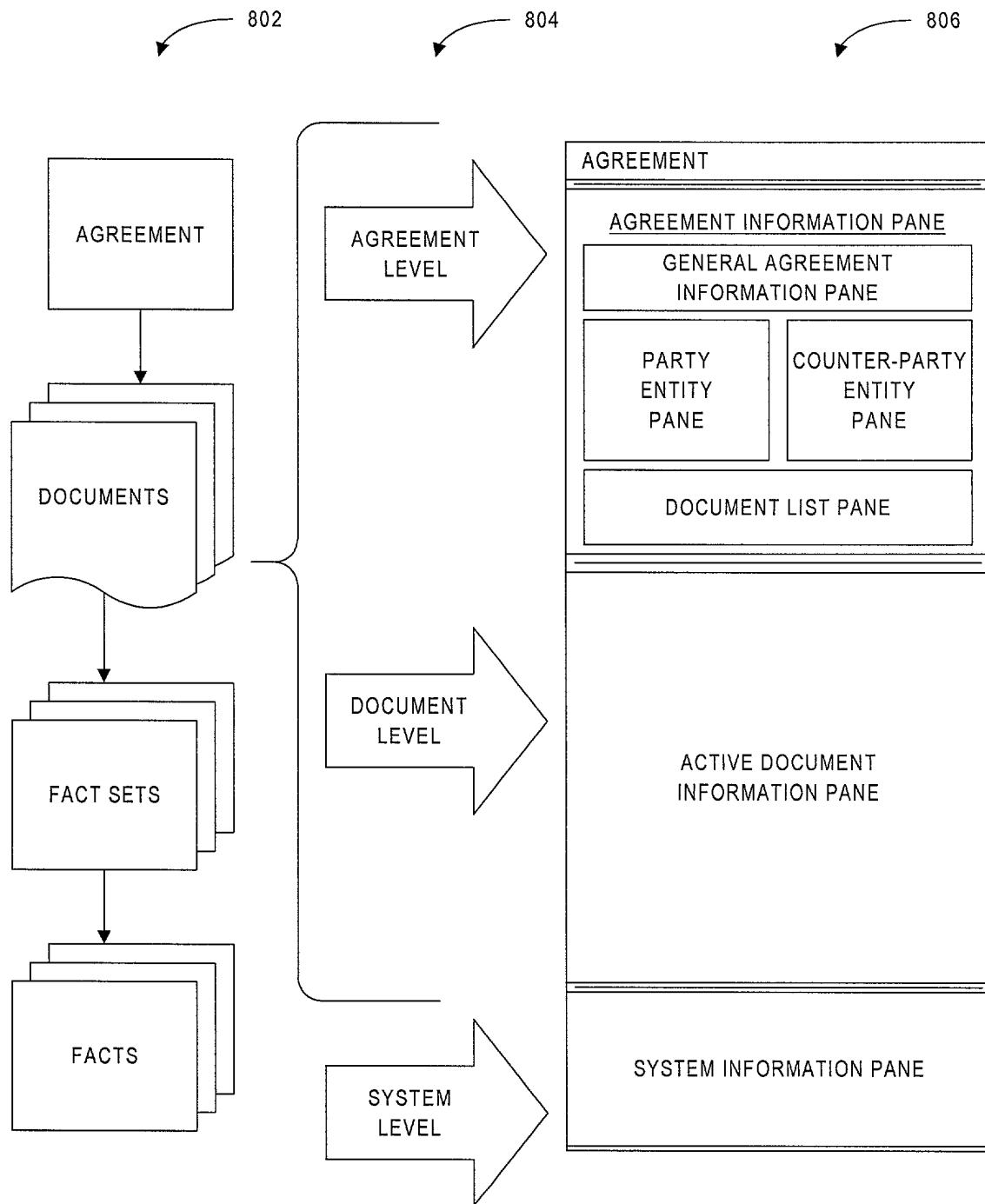


FIG. 8

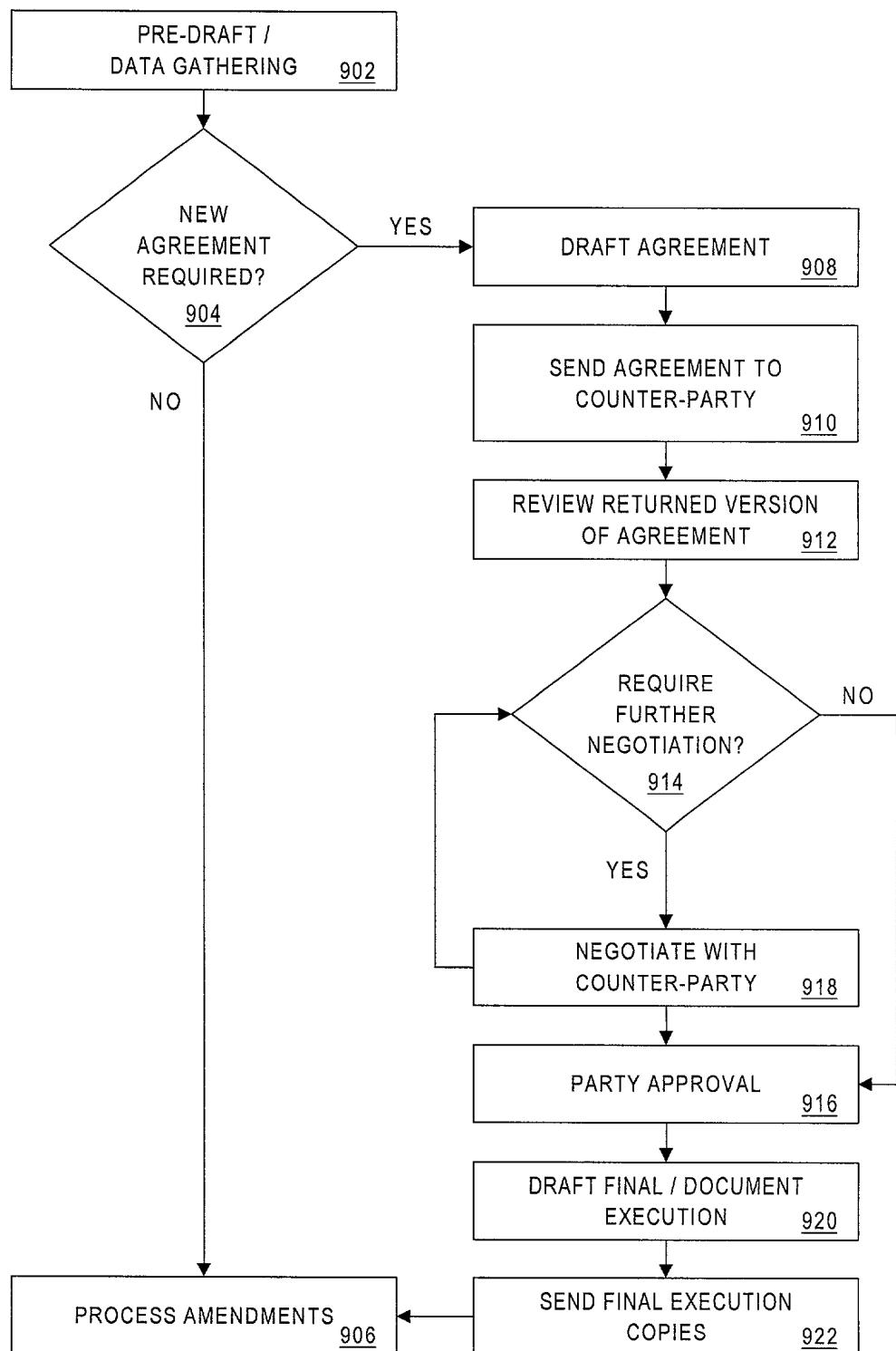


FIG. 9

1000  
1040  
1020  
1050  
1010  
1015  
1030  
1100

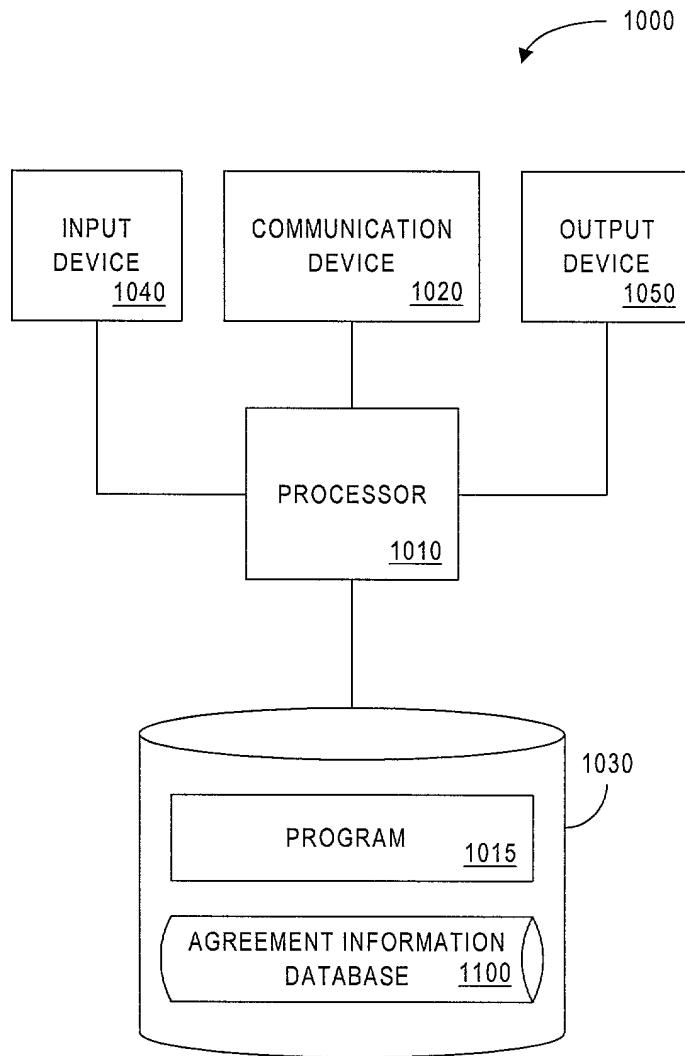


FIG. 10

1100



AGREEMENT INFORMATION IDENTIFIER <u>1102</u>	INFORMATION TYPE <u>1104</u>	ENTRY DATE <u>1106</u>	EFFECTIVE DATE <u>1108</u>	EXPIRATION DATE <u>1110</u>
A101	MASTER AGREEMENT (ISDA_1.0)	5/5/02	5/5/02	NONE
A101-01	AMENDMENT	7/5/02	6/10/02	6/10/03
A101-02	AMENDMENT	8/5/02	10/1/02	NONE
A102	MASTER AGREEMENT (OTC_2.2)	11/1/02	3/1/02	9/1/02

FIG. 11

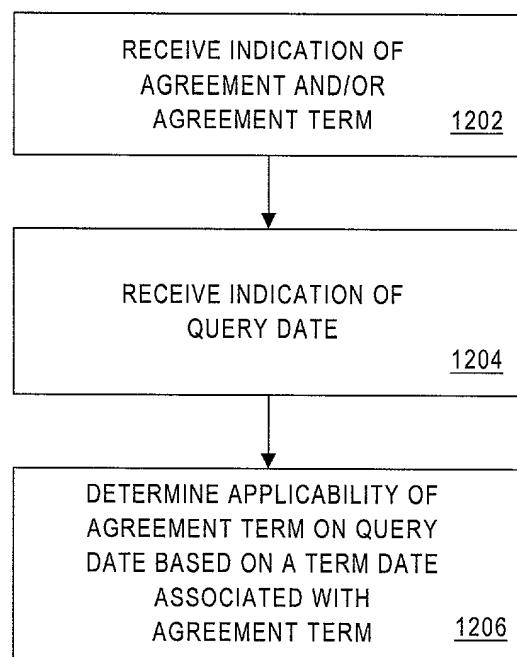


FIG. 12

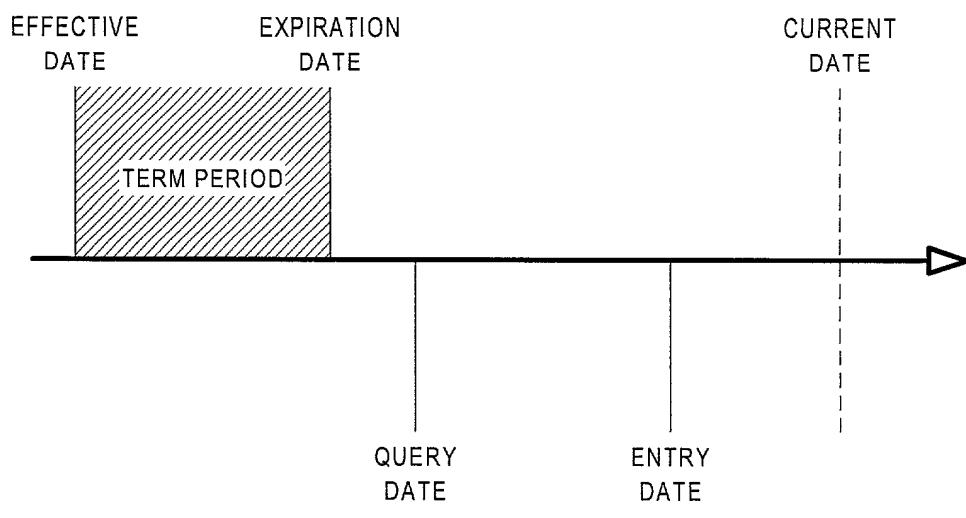


FIG. 13

1402

DOCUMENT NUMBER	DOCUMENT TYPE	DOCUMENT STATUS	EFFECTIVE DATE
123	ORIGINAL AGREEMENT	EXECUTED 01/01/1998	01/01/1998
124	AMENDMENT #1	EXECUTED 06/15/1998	06/15/1998
125	AMENDMENT #2	EXECUTED 03/01/1999	01/01/1998

1404

DOCUMENT NUMBER	EFFECTIVE DATE	FACT	FACT VALUE	EXPIRATION DATE
123	01/01/1998	A	YES	
123	01/01/1998	B	NO	06/15/1998 (124)
123	01/01/1998	C	UNKNOWN	06/15/1998 (124)
123	01/01/1998	D	1000	
123	01/01/1998	E	YES	01/01/1998 (125)
124	06/15/1998	B	YES	
124	06/15/1998	C	NO	
125	01/01/1998	E	NO	

1406

TIME PERSPECTIVE FROM 3/2/99			
------------------------------	--	--	--

	01/01/1998	→	06/15/1998	→	03/01/1999
A	YES		YES (123)		YES (123)
B	NO		YES (124)		YES (124)
C	UNKNOWN		NO (124)		NO (124)
D	1000		1000 (123)		1000 (123)
E	NO (125)		NO (125)		NO (125)

FIG. 14

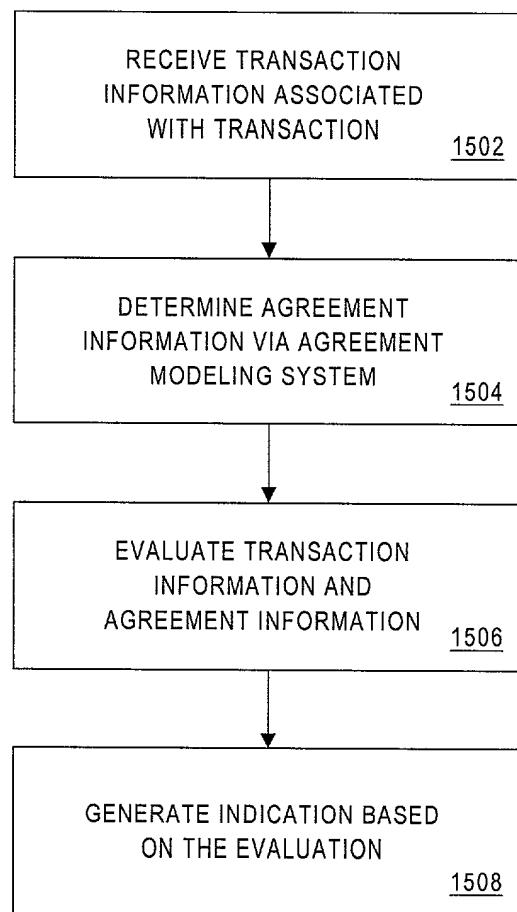


FIG. 15

		OPTIONS						
		SWAPS		BUY			SELL	
		CALL	PUT	OTHER	CALL	PUT	OTHER	
EQUITY	STOCK							
	INDEX							
	BONDS							
	INDEX							
FIXED INCOME	BANK NOTES							
	WHOLE LOANS							
COMMODITIES	METALS	PRECIOUS	GOLD	SILVER	Y	Y	Y	Y
	ENERGY	RARE	COPPER	NICKEL				

FIG. 16

**FIG. 17**

		OPTIONS										
		SWAPS			BUY			SELL				
		CALL	PUT	OTHER	CALL	PUT	OTHER	CALL	PUT	OTHER		
EQUITY	STOCK											
	INDEX											
FIXED INCOME	BONDS											
	INDEX											
FIXED INCOME	BANK NOTES											
		WHOLE LOANS										
COMMODITIES	METALS	PRECIOUS	GOLD		Y	Y		Y	Y			
			RARE	COPPER		NICKEL	Y		Y	Y		
COMMODITIES	ENERGY	SILVER		NICKEL		NATURAL GAS		Y		Y		
		COPPER		CRUDE OIL		REFINED PRODUCTS		Y		Y		
		NICKEL		ELECTRICITY				Y		Y		

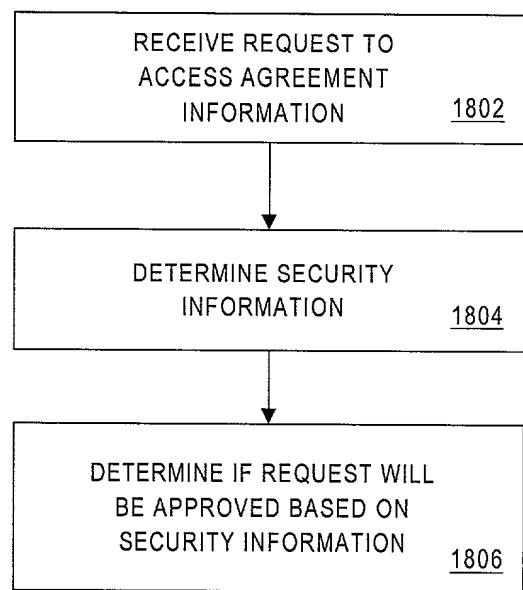


FIG. 18

FIG. 19A

SECURITY CLASSES	FUNCTIONAL AREA OWNERSHIP			
	LEGAL	COMPLIANCE	CREDIT	EIG
LEGAL_PUBLIC	T			
LEGAL_PRIVATE	T			
LEGAL_CONFIDENTIAL	T			
CREDIT_PUBLIC			T	
CREDIT_PRIVATE			T	
CREDIT_CONFIDENTIAL			T	
DMG_PUBLIC				
DMG_PRIVATE				
DMG_CONFIDENTIAL				
SYSTEM_PUBLIC				
SYSTEM_PRIVATE				
SYSTEM_CONFIDENTIAL				

		FUNCTIONAL AREA OWNERSHIP (CONT.)			ACCESS SCOPE		
		OPERATIONS	BUSINESS DESK	DMG	AGREEMENT MODELING SYSTEM		
				T		T	PUBLIC
						T	PRIVATE
						T	CONFIDENTIAL
				T		T	PUBLIC
						T	PRIVATE
						T	CONFIDENTIAL
				T		T	PUBLIC
						T	PRIVATE
						T	CONFIDENTIAL
						T	PUBLIC
						T	PRIVATE
						T	CONFIDENTIAL

FIG. 19B

SECURITY GROUPS	FUNCTIONAL AREA ACCESS MODE				TREASURY
	LEGAL	COMPLIANCE	CREDIT	EIG	
LEGAL_ADMIN	3 3	2	2	2	2
LEGAL_USER	3 1	2	2	2	2
CREDIT_ADMIN	2	2	3 3 3	2	2
CREDIT_USER	2	2	3 3 1	2	2
DMG_ADMIN	3 2 1	3 2 1	3 2 1	3 2 1	3 2 1
DMG_USER	3 2	3 2	3 2	3 2	3 2
SYSTEM_ADMIN	3 3 3	3 3 3	3 3 3	3 3 3	3 3 3

FIG. 20A

FUNCTIONAL AREA ACCESS MODE (CONT.)				ACCESS SCOPE
OPERATIONS	BUSINESS DESK	DMG	SYSTEM	
2	2	2	2	PUBLIC PRIVATE CONFIDENTIAL
2	2	2	2	PUBLIC PRIVATE CONFIDENTIAL
2	2	2	2	PUBLIC PRIVATE CONFIDENTIAL
2	2	2	2	PUBLIC PRIVATE CONFIDENTIAL
3 2 1	3 2 1	3 2 1	3 2 1	PUBLIC PRIVATE CONFIDENTIAL
3 2	3 2	3 2	3 2	PUBLIC PRIVATE CONFIDENTIAL
3 3 3	3 3 3	3 3 3	3 3 3	PUBLIC PRIVATE CONFIDENTIAL

FIG. 20B

FIG. 21

SECURITY GROUPS	DONNA MANSFIELD	LINDA TROCCHIO	STEVE KIRCHER	PHAVIE LANG	MIKE KOKOLAS	VINCE GEORGE
LEGAL_ADMIN	T					
LEGAL_USER	T	T				
CREDIT_ADMIN					T	
CREDIT_USER					T	
DMG_ADMIN				T		
DMG_USER				T	T	
SYSTEM_ADMIN						T

FIG. 22

SECURITY CLASSES	DONNA MANSFIELD	LINDA TROCCHIO	STEVE KIRCHER	PHAVIE LANG	MIKE KOKOLAS	VINCE GEORGE
LEGAL_PUBLIC	3	3	3	3	2	3
LEGAL_PRIVATE	3	2	2	2	0	3
LEGAL_CONFIDENTIAL	3	1	1	1	0	3
CREDIT_PUBLIC	2	2	3	2	3	3
CREDIT_PRIVATE	0	0	2	0	3	3
CREDIT_CONFIDENTIAL	0	0	1	0	3	3
DMG_PUBLIC	2	2	3	2	2	3
DMG_PRIVATE	0	0	3	0	0	3
DMG_CONFIDENTIAL	0	0	3	0	0	3
SYSTEM_PUBLIC	2	2	2	2	2	3
SYSTEM_PRIVATE	0	0	0	0	0	3
SYSTEM_CONFIDENTIAL	0	0	0	0	0	3

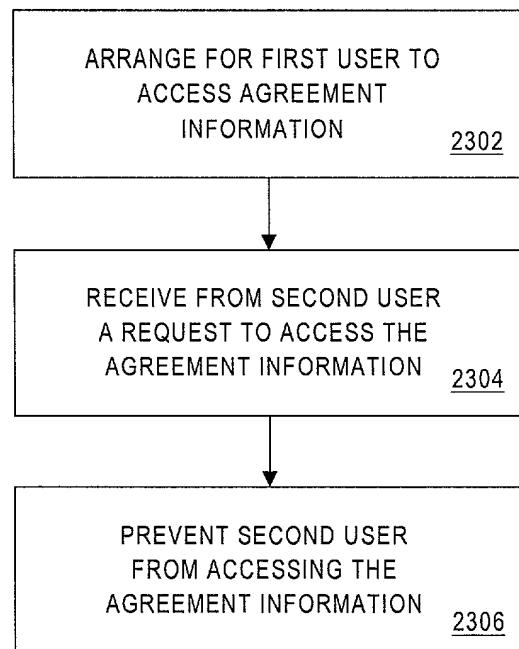
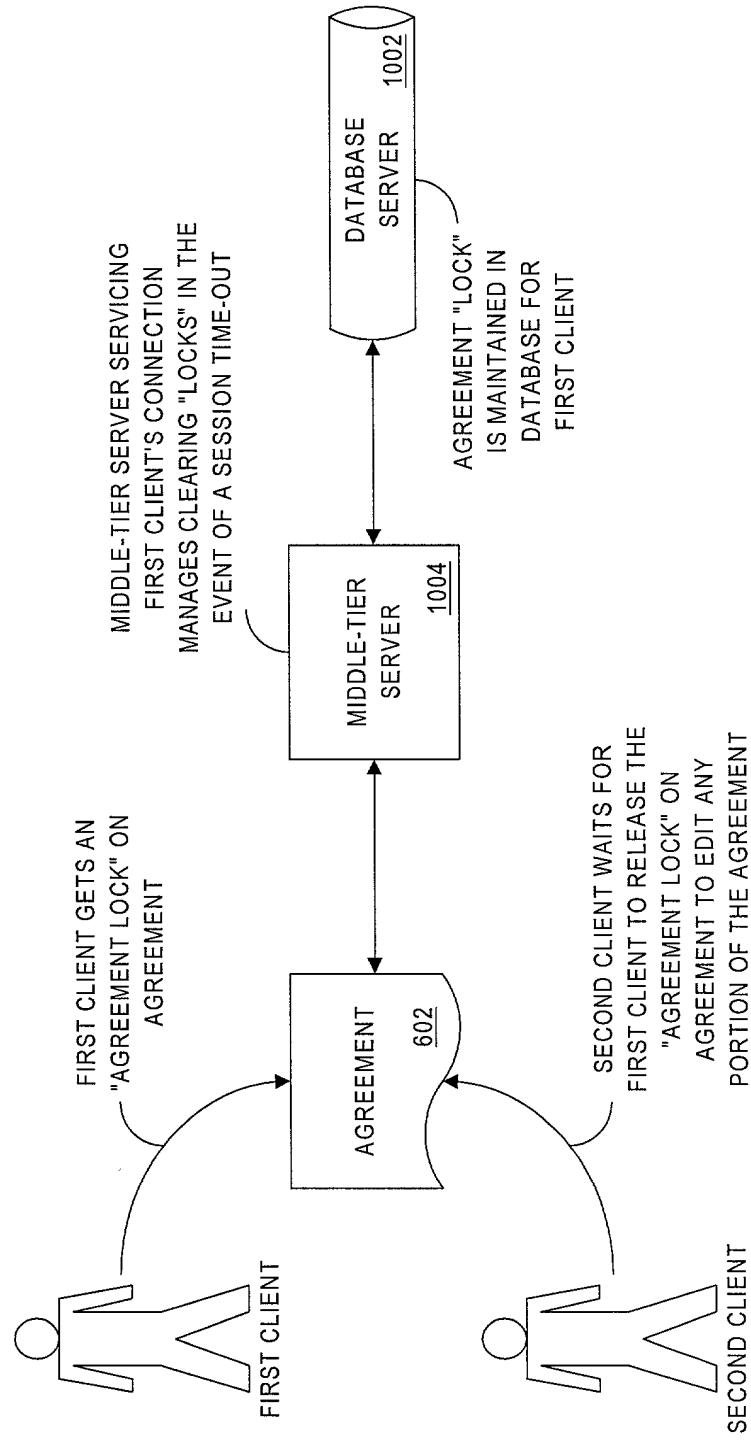


FIG. 23

FIG. 24



**FIG. 25**

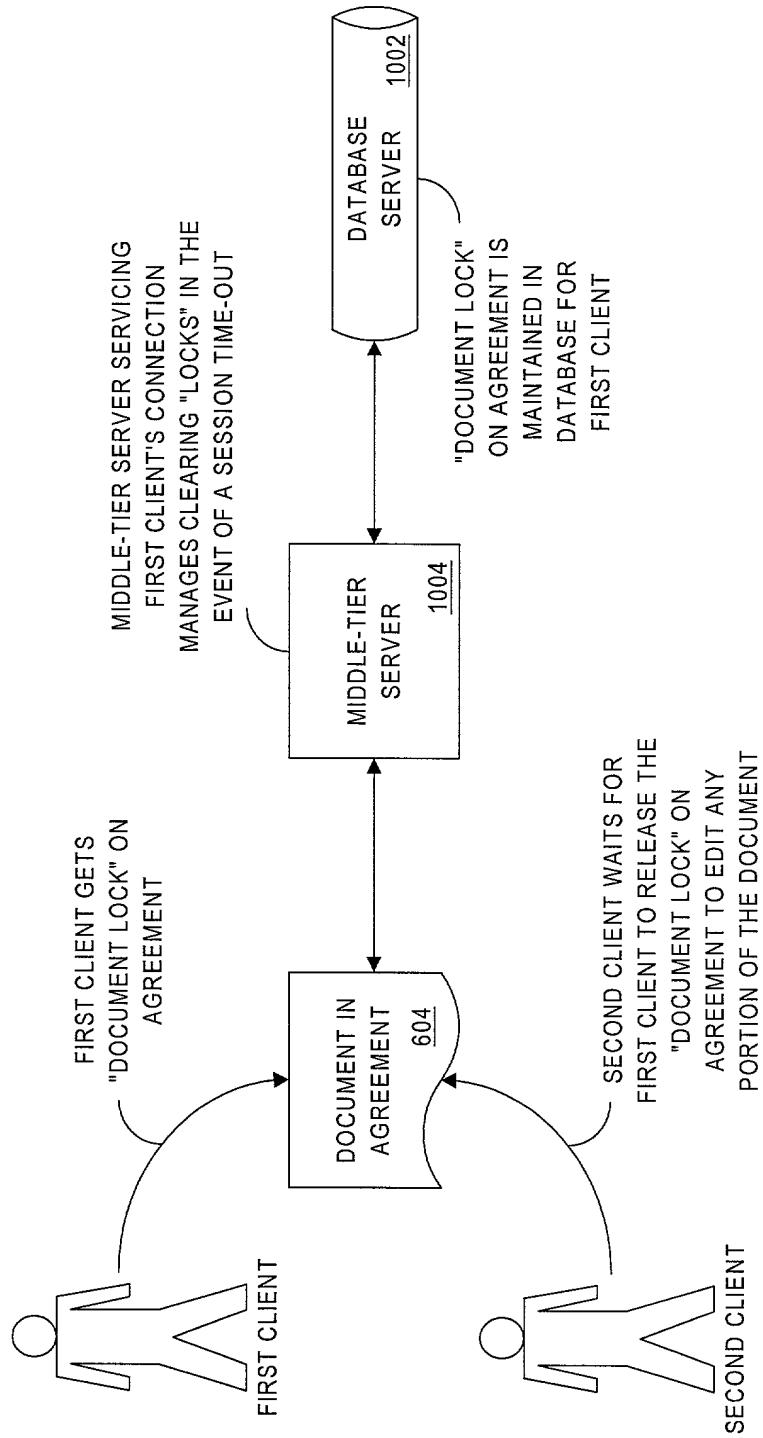


FIG. 26

